

Exhibit M

to

Declaration of George F. Carpinello



ONPRC05
PO Box 1022
Whom M 46393-1022
ADDRESS SERVICE REQUESTED

P.O. Box 6229
Indianapolis IN 46206

January 8, 2009

703 113000214



Account Number: [REDACTED]

Marc Marcson
245 E Bennett Street
Any city, State 12345-9987

**ACT SOON
OR THE DELINQUENCY OF YOUR STUDENT LOAN
WILL BE REPORTED TO
THE NATIONAL CREDIT BUREAUS**

One or more of your student loans is now delinquent. Accordingly, if you do not bring the delinquent loan(s) current before January 31, 2009, we will inform the national credit bureaus of the delinquency.

The reporting of this delinquency may hurt your credit and make it more difficult for you to obtain loans from lenders including auto loans, student loans, home loans, and credit cards.

You can prevent your delinquency from being reported to the national credit bureaus by bringing your loan(s) current. To make payment arrangements, contact [REDACTED] today at (877) 213-9223. Calling hours are 8:00 a.m. to midnight, Sunday through Thursday; 8:00 a.m. to 5:00 p.m. on Fridays; or 8:00 a.m. to noon on Saturdays (all times Eastern).

Our representatives are available to help you resolve this delinquency. Please call (877) 213-9223 today.

**YOUR DELINQUENCY MUST BE
RESOLVED BEFORE
January 31 2009
OR WE WILL NOTIFY THE NATIONAL
CREDIT BUREAUS OF THE DELINQUENCY**

CONFIDENTIAL

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